

**Information to identify the case:**

Debtor 1	<b>Taye Coles</b>	Social Security number or ITIN	<b>xxx-xx-9673</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-23777-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Taye Coles

2/22/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Taye Coles  
 Debtor

Case No. 16-23777-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Feb 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2017.

db  
 14317490 +Taye Coles, 569 Lobinger Avenue, Braddock, PA 15104-2262  
 14317492 +ALLEGHENY HEALTH NETWORK, PO BOX 645266, Pittsburgh, PA 15264-5250  
 14302534 ASPIRE VISA, PO BOX 105555, Atlanta, GA 30348-5555  
 14302535 +BANK OF NEW YORK MELLON, 1270 NORTHLAND DRIVE, STE 200, Saint Paul, MN 55120-1176  
 14317495 +BANK OF NEW YORK MELLON, C/O KLM LAW GROUP, 701 MARKET STREET, STE 5000,  
 Philadelphia, PA 19106-1541  
 14317497 +BANKFIRST, c/o ASSET ACCEPTANCE, PO BOX 2036, Warren, MI 48090-2036  
 14317498 HOUSEHOLD RETAIL, c/o SCS, PO BOX 9100, Farmingdale, NY 11735-9100  
 14317499 +JPMORGAN CHASE BANK, 3415 VISION DRIVE, Columbus, OH 43219-6009  
 14317500 +NOVAK, BERKOWITZ & ROSENBERG, 532 S AIKEN STREET, SUITE 520, Pittsburgh, PA 15232-1521  
 14317501 PARTNERS IN NEPHRO & ENDO, 5171 LIBERTY AVENUE, Pittsburgh, PA 15224-2254  
 14317502 RJM ACQUISITIONS, PO BOX 18006, Hauppauge, NY 11788-8806  
 14317503 +WPHAS- PHYSICAL, c/o CREDIT MANAGEMENT, PO BOX 16341, Pittsburgh, PA 15242-0341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 23 2017 01:56:43 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr EDI: BECKLEE.COM Feb 23 2017 01:48:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
 cr EDI: ECAST.COM Feb 23 2017 01:48:00 eCAST Settlement Corporation, P.O. Box 35480,  
 Newark, NJ 07193-5480  
 14317491 EDI: AMEREXPR.COM Feb 23 2017 01:48:00 AMEX, c/o URS LP, PO BOX 722929,  
 Houston, TX 77272-2929  
 14317496 EDI: CBCSI.COM Feb 23 2017 01:48:00 CAVALRY KEY BANK, c/o CBCS, PO BOX 69,  
 Columbus, OH 43216  
 14317502 EDI: VERIZONWIRE.COM Feb 23 2017 01:48:00 VERIZON WIRELESS, PO BOX 25505,  
 Lehigh Valley, PA 18002-5505

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr The Bank of New York Mellon, f/k/a The Bank of New  
 14317493\* +BANK OF NEW YORK MELLON, 1270 NORTHLAND DRIVE, STE 200, Saint Paul, MN 55120-1176  
 14317494\* +BANK OF NEW YORK MELLON, C/O KLM LAW GROUP, 701 MARKET STREET, STE 5000,  
 Philadelphia, PA 19106-1541

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as successor to JPMorgan Chase Bank, N.A. f/k/a JPMorgan Chase f/k/a The Chase Manhattan Bank as Trustee for Asset Backed Securities Corporatio bkgroup@kmlawgroup.com  
 Jeffrey J. Sikirica trusteesikirica@consolidated.net,  
 PA59@ecfcbis.com;a.a.farrell@comcast.net;KTosadori@bglaw-llp.com;JSikirica@bglaw-llp.com  
 Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as successor to JPMorgan Chase Bank, N.A. f/k/a JPMorgan Chase f/k/a The Chase Manhattan Bank as Trustee for Asset Backed Securities Corporatio bkgroup@kmlawgroup.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
 ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 18

Date Rcvd: Feb 22, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Russell A. Burdelski on behalf of Debtor Taye Coles atyrusb@choiceonemail.com

TOTAL: 6